



Customer No. 31013

PATENT  
55711-00002

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re Application of: Morris, et al

Serial No: 09/607,891

Filed: June 30, 2000

For: RETIREMENT COMPENSATION AGREEMENT FINANCING  
SYSTEM AND METHOD

Examiner: H.T. Dass Group Art Unit: 3628

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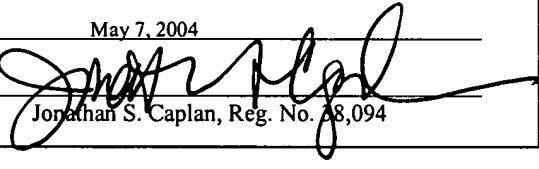
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Jonathan S. Caplan, Reg. No. 38,094

**RESPONSE TO OFFICE ACTION**

Sir:

**REMARKS**

**Introduction**

These Remarks respond to the Office Action dated January 7, 2004. A request for a three month extension of time is enclosed. As a result, this Response is timely. Claims 1-20 are pending. Applicants respectfully submit that the claims of the present application each recite a novel use of retirement compensation agreement (RCA) loans, which are loans made in connection with the Canadian taxation authority's plan for an employer to make contributions to fund retirement benefits for an employee. As explained below, Applicants' unique use of